

computing means at said computerized remote communications facility adapted to enable any portion of said computer generated transmission to be downloaded;

means enabling the computerized central communications facility and the computerized remote communications facility to initiate a transaction based on said computer generated transmission download;

means for periodically updating said computerized central communications facility to meet changing needs; and

means for downloading application software from the computerized central communications facility to the remote communications facility to ensure control and protocol compatibility resulting from said updating.

21. The system of claim 20 including means for linking the remote computerized facility with a plurality of competing central computerized facilities enabling a customer to connect with a second different central computerized facility after having been connected with a first central computerized facility offering competing goods and services.

22. The system of claim 20 wherein the services are financial.

23. The system of claim 20 wherein the services are real estate transactions.

24. The system of claim 20 including means adapted to enable a customer to browse to a higher information level to learn about goods and services at that level of knowledge.

25. The system of claim 20 including means for recording customer responses during use of the system to build a customer profile.

26. The system of claim 25 including means for using the customer's profile to determine information to be presented for him.

- ✓ 27. The system of claim 25 including means for periodically updating the customer profile
28. The system of claim 25 including means for providing commercials during a customer's request for additional information.
29. The system of claim 25 including means for recording a stopping point in the customer's last on-line presentation in case contact is resumed.
- 

### Remarks

The Office action and the Lockwood and Bankshares references, have been carefully studied, and in view of the prolonged and intractable prosecution Applicant's specification has been minutely scrutinized for distinctions with the idea of furthering the prosecution by distinguishing more clearly over the cited references. Examples of some of these distinctions are the establishing of contact directly with the central computerized facility in order to search, the skipping, jumping, and backing up while viewing information of interest, and the downloading of application software to ensure that the computerized remote facility's computing means will be compatible with protocol. With the inclusion of such distinctions in mind claim 10 has been rewritten as new claim 20. New claim 20 has been recast as a Jepson type claim with the central and remote facilities recited in the preamble, along with a database stored at the central facility.

Prior to considering the specific limitations in new claim 20, and the Office action in detail, it is deemed important to comment generally on the Office action.

There is a danger in dissecting a reference as a step toward anticipation. The overall teachings, problems, and solutions often do not coincide during the process. Considering a couple of illustrations, one would be the rejection of browsing to a higher level of information on the